

Information to identify the case:

Debtor 1	<u>Eric Von Ray Sladky</u>	Social Security number or ITIN	xxx-xx-7272
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Darla D. Sladky</u>	Social Security number or ITIN	xxx-xx-8020
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22725-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Von Ray Sladky

Darla D. Sladky

10/25/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Eric Von Ray Sladky
 Darla D. Sladky
 Debtors

Case No. 14-22725-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb
 cr
 13883377 +Eric Von Ray Sladky, Darla D. Sladky, P.O. Box 530, Vanderbilt, PA 15486-0530
 13883378 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 CBS, P.O. Box 2724, Columbus, OH 43216-2724
 Convergent Healthcare Recoveries, Inc., P.O. Box 5435--Dept. 0102,
 Carol Stream, IL 60197-5435
 13883379 Convergent Outsourcing, Inc., P.O. Box 1022, Wixom, MI 48393-1022
 13883380 +Craig Appliance, 509 McCormick Avenue, Suite 1, Connellsville, PA 15425-3388
 13883382 +Doubleday Book Club, Customer Service Center, P.O. Box 916400, Rantoul, IL 61866-6400
 13883384 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980
 13954382 +Emergency Resources Mana, c/o Convergent Healthcare Recoveries, P.O. Box 1289,
 Peoria, IL 61654-1289
 13883386 +Fayette County Tax Claim Bureau, c/o Cupp & Cupp, 2 West Main Street--Suite 517,
 Uniontown, PA 15401-3408
 13883385 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
 Uniontown, PA 15401-3514
 13883405 Frank A. Yarussi, M.D. & Associates, P.O. Box 308, Presto, PA 15142-0308
 13883388 +Freedom Financial, 448 West Main Street, Mount Pleasant, PA 15666-1542
 13883375 +Gina Canada, DO, 814 Vanderbilt Road, Connellsville, PA 15425-6241
 13883391 +Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
 13883393 J.B. Robinson Jewelers, Attn: Bankruptcy, P.O. Box 1799, Akron, OH 44309-1799
 13883383 Mohammad El Hillal, MD, 109 Crossroads Road--Suite 201, Scottdale, PA 15683-2458
 13883399 +PA Unemployment Compensation Fund, Department of Labor and Industry,
 Office of UC Tax Services, 625 Cherry Street--Room 203, Reading, PA 19602-1152
 13883400 +RJM Acquisitions, 575 Underhill Boulevard--Suite 224, Syosset, NY 11791-3426
 14352771 +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Suite 100,
 Irvine, CA 92618-2132
 13883401 +Sepp Dental Office, 674 Vanderbilt Road, Connellsville, PA 15425-6216
 13883402 Tate & Kirlin, 2810 Southampton Road--Suite 10, Philadelphia, PA 19154-1207
 13883404 +Western PA Diagnostics OPEN MRI, 100 Peasant Village Lane, Belle Vernon, PA 15012-4333

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:26:25 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13883369 +E-mail/Text: mnapoletano@ars-llc.biz Oct 26 2019 03:27:55 Ability Recovery Services,
 P.O. Box 4031, Wyoming, PA 18644-0031
 13883370 EDI: APPLIEDBANK.COM Oct 26 2019 06:43:00 Applied Bank, P.O. Box 17125,
 Wilmington, DE 19850-7125
 13883371 EDI: ACCE.COM Oct 26 2019 06:43:00 Asset Acceptance, P.O. Box 2036,
 Warren, MI 48090-2036
 13883372 EDI: HFC.COM Oct 26 2019 06:43:00 Beneficial, P.O. Box 5233,
 Carol Stream, IL 60197-5233
 13883373 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Oct 26 2019 03:28:05
 Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
 13883374 EDI: WFNBN.COM Oct 26 2019 06:43:00 Brylane Home, WFNBN Bankruptcy Department,
 P.O. Box 182125, Columbus, OH 43218-2125
 13883376 EDI: CAPITALONE.COM Oct 26 2019 06:43:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 13963672 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 26 2019 03:28:03 Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
 13883381 E-mail/PDF: creditonebknofications@resurgent.com Oct 26 2019 03:33:02 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 13883387 EDI: BLUESTEM Oct 26 2019 06:43:00 Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
 13883389 +EDI: RMSC.COM Oct 26 2019 06:43:00 GE Capital Corp., 901 Main Avenue,
 Norwalk, CT 06851-1168
 13883390 +EDI: RMSC.COM Oct 26 2019 06:43:00 GE Money Bank, Attention: Bankruptcy Department,
 P.O. Box 103104, Roswell, GA 30076-9104
 13931082 +EDI: CBS7AVE Oct 26 2019 06:43:00 Ginny's, c/o Creditors Bankruptcy Service,
 P.O. Box 740933, Dallas, TX 75374-0933
 13883392 +EDI: HFC.COM Oct 26 2019 06:43:00 HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213,
 Carol Stream, IL 60197-5213
 13942519 +EDI: HFC.COM Oct 26 2019 06:43:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, Minnesota 55121-0188
 13883394 EDI: JEFFERSONCAP.COM Oct 26 2019 06:43:00 Jefferson Capital Systems, 16 McClelland Road,
 Saint Cloud, MN 56303
 13941644 EDI: JEFFERSONCAP.COM Oct 26 2019 06:43:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 13883395 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 03:35:44 LVNV Funding,
 P.O. Box 10497, Greenville, SC 29603-0497
 13883396 +EDI: CBMASON Oct 26 2019 06:43:00 Mason Easy-Pay, 1251 First Avenue,
 Chippewa Falls, WI 54774-9998
 13883397 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 26 2019 03:33:50 Merrick Bank,
 P.O. Box 9201, Old Bethpage, NY 11804-9001

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 49

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13883398 +EDI: MID8.COM Oct 26 2019 06:43:00 Midland Funding, 8875 Aero Drive--Suite 200,
San Diego, CA 92123-2255
13900265 EDI: Q3G.COM Oct 26 2019 06:43:00 Quantum3 Group LLC as agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
13915850 EDI: Q3G.COM Oct 26 2019 06:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13922770 +EDI: CBS7AVE Oct 26 2019 06:43:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
13883403 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 26 2019 03:26:50 West Penn Power,
1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CALIBER HOME LOANS, INC.
cr U.S. Bank National Association, not in its individ
cr* +Emergency Resources Mana, c/o Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
13904992 ##+West Penn, 1310 Fairmont Ave, Fairmont WV 26554-3526

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Darla D. Sladky zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Eric Von Ray Sladky zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for Maroon Plains Trust bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor CALIBER HOME LOANS, INC. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6